

SERFF Tracking Number: AMAX-125640664 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100
Company Tracking Number: AAIS-2008-18CUP
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella Program
Project Name/Number: CUP CW War and Military Action - Excl Endt AAIS-2008-18CUP/AAIS-2008-18CUP

Filing at a Glance

Company: American Association of Insurance Services

Product Name: Commercial Umbrella Program SERFF Tr Num: AMAX-125640664 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$100

Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Co Tr Num: AAIS-2008-18CUP State Status: Fees verified and
Excess received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith
Roberts, Brittany Yielding

Author: SPI AAIS

Date Submitted: 05/08/2008

Disposition Date: 05/21/2008

Disposition Status: Approved

Effective Date Requested (New): 09/01/2008

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: CUP CW War and Military Action - Excl Endt AAIS-2008-Status of Filing in Domicile: Pending
18CUP

Project Number: AAIS-2008-18CUP

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/21/2008

State Status Changed: 05/21/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: AAIS-2008-18CUP

Commercial Umbrella Program

New Mandatory Endorsement

SERFF Tracking Number: *AMAX-125640664* *State:* *Arkansas*
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Dear Sir or Madam:

The American Association of Insurance Services (AAIS) is filing a new endorsement for use with the Commercial Umbrella/Excess Liability policy on an advisory basis to replace the war exclusions contained in the Commercial Umbrella/Excess Liability policy.

The Filing Memorandum provides a description of the material being proposed at this time. Copies of all materials are enclosed.

We propose that the endorsement described in this filing become effective September 1, 2008. Companies will be advised to take the filing action outlined in the attached company action exhibit.

Please be advised that, upon approval, the materials that are the subject of this filing may also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same materials electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

Sincerely,

Pallavi Shah
Senior Filings Specialist
Pallavis@AAISonline.com

Company and Contact

Filing Contact Information

Pallavi Shah, Senior Filing Specialist
1745 South Naperville Road

PallaviS@aaisonline.com
(630) 681-8347 [Phone]

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Wheaton, IL 60187-8132 (630) 681-8356[FAX]

Filing Company Information

American Association of Insurance Services	CoCode: 31400	State of Domicile: Delaware
1745 S. Naperville Road	Group Code:	Company Type:
Wheaton, IL 60187-8132	Group Name:	State ID Number:
(630) 681-8347 ext. [Phone]	FEIN Number: 36-2021360	

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Association of Insurance Services	\$100.00	05/08/2008	20178069

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	05/21/2008	05/21/2008

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Disposition

Disposition Date: 05/21/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	CUP Filing Memo	Approved	Yes
Supporting Document	CUP Forms Company Action Exhibit	Approved	Yes
Form	Exclusion - War and Militaty Action Coverages E and U	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion - War and Militaty Action Coverages E and U	UM 0206	01 08	Endorseme New nt/Amendm ent/Condi tions		41.24	UM 0206 .PDF

EXCLUSION -- WAR AND MILITARY ACTION COVERAGES E AND U

The Commercial Umbrella/Excess Liability
Coverage is amended as follows:

EXCLUSIONS

EXCLUSIONS THAT APPLY ONLY TO COVERAGE E

The following exclusion is added:

"We" do not pay for any injury or damage caused directly or indirectly by the following. Such injury or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- a. War, including undeclared or civil war; or
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

EXCLUSIONS THAT APPLY ONLY TO COVERAGE U

Exclusion 9. is deleted and replaced by the following:

"We" do not pay for "bodily injury", "property damage", "personal injury", or "advertising injury" caused directly or indirectly by the following. Such injury or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- a. War, including undeclared or civil war; or
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

UM 0206 01 08

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Rate Information

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Supporting Document Schedules

Review Status:
Satisfied -Name: CUP Filing Memo Approved 05/21/2008
Comments:
Attachment:
CUP Filing Memo.PDF

Review Status:
Satisfied -Name: CUP Forms Company Action Approved 05/21/2008
Exhibit
Comments:
Attachment:
CUP Forms Company Action Exhibit.PDF

AMERICAN ASSOCIATION OF INSURANCE SERVICES
Commercial Umbrella/Excess Liability Policy -- Endorsements
Filing Memorandum

AAIS is filing a new endorsement for use with the Commercial Umbrella/Excess Liability policy on an advisory basis to replace the war exclusions contained in the Commercial Umbrella/Excess Liability policy.

Previously, the terrorism exclusion endorsements that addressed non-certified acts of terrorism restated the War And Military Action Exclusion. AAIS withdrew those endorsements in a previous filing, since the Terrorism Risk Insurance Program Reauthorization Act of 2007 eliminated the distinction between foreign and domestic terrorism. The War And Military Action Exclusion language initially filed in those now withdrawn non-certified acts of terrorism endorsements is now being filed under both the Umbrella Liability and Excess Liability terms.

This memorandum describes the new endorsement. A copy of the new endorsement described below is included with this filing.

UM 0206 01 08 - EXCLUSION -- WAR AND MILITARY ACTION

Endorsement UM 0206 01 08 replaces the war exclusions found in both the Umbrella Liability and Excess Liability coverages in the Commercial Umbrella/Excess Liability policy.

AMERICAN ASSOCIATION OF INSURANCE SERVICES

COMPANY ACTION EXHIBIT

ARKANSAS

COMMERCIAL UMBRELLA FORMS

Companies that are affiliated with AAIS for forms and endorsements for this line of insurance:

- can adopt AAIS forms and endorsements without notifying the Arkansas Department of Insurance (ARID).

Companies are advised to make an internal (drawer) filing to document what AAIS materials are used and their effective date.